1	2	3
Chandigarh	3.23	15194.90
N.C.T. of Delhi	12.40	13454.21
Assam	212.57	16988.16
Manipur	12.50	1345.86
Meghalaya	25.13	1298.23
Nagaland	24.08	2965.01
Tripura	67.82	3169.73
Arunachal Pradesh	10.88	668.50
Mizoram	4.54	316.20
Sikkim	12.52	534.12
Bihar	1472.45	97414.56
Orissa	898.97	46383.09
West Bengal	1085.43	78920.71
Andaman & Nicobar	4.40	228.04
Madhya Pradesh	1104.35	142349.24
Uttar Pradesh	2346.73	232638.46
Gujarat	889.18	115543.75
Maharashtra	1518.07	208142.41
Daman and Diu	0.73	87.26
Goa	21.15	3654.25
Dadra & Nagar Haveli	1.39	100.78
Andhra Pradesh	2708.78	257030.75
Karnataka	1640.26	171651.30
Kerala	1186.01	74922.21
Tamil Nadu	3135.33	261886.30
Pondichery	49.09	3434.66
Lakshadweep	0.56	30.43
All India	20351.33	2093018.69

STATEMENT - IV

The position of recovery of the direct agriculture advances by the public sector banks for the last three years i.e. ended June 1993, 1994 and 1995

Name of the bank	Percentage of recovery to demand		
	1993	1994	1995
1. State Bank of India	53.90	56.10	58.47
2. State Bank of Bikaner and Jaipur	35.40	42.97	48.76
3. State Bank of Hyderabad	63.95	60.13	52.69
4. State Bank of indore	36.70	43.33	46.71
5 State Bank of Mysore	43.80	51.26	52.39
6. State Bank of Patiala	80.30	82.85	85.72
7. State Bank of Saurashtra	51.44	50.70	59.19
8. State bank of Travancore	57.30	64.32	65.15
9. Allahabad Bank	54.70	59.01	54.39
10. Andhra Bank	59.70	65.15	68.68
11. Bank of Baroda	59.38	61.73	64.32
12. Bank of India	47.50	49.90	51.60
13. Bank of Maharashtra	42.00	49.35	51.31
14. Canara Bank	65.20	68.48	71.89
15. Central Bank of India	41.70	40.00	42.34
16. Corporation Bank	42.10	48.79	42.71
17. Dena Bank	44.10	44.19	50.14
18. Indian Bank	66.80	62.13	65.00
19. Indian Overseas Bank	57.00	74.52	75.00
20. Oriental Bank of Commerce	66.00	73.12	74.72
21. Punjab National Bank	60.00	60.00	64.00
22. Punjab & Sind Bank	41.00	49.50	53.00
23. Syndicate Bank	41.10	38.34	43.22
24. Union Bank of India	59.22	63.29	68.16
25. United Bank of India	31.30	34.68	38.41
26 UCO Bank	39.80	36.92	34.72
27. Vijaya Bank	34.99	47.62	62.72

*The data for the year ended June 1995 is provisional

[English]

NIFT Branch in Kerala

1991. SHRI RAMESH CHENNITHALA : Will the Minister of TEXTILES be pleased to state :

(a) whether the Government have taken any decision on setting up a branch of the National Institute of Fashion Technology in Kerala;

(b) if so, the proposed participation of the State Government of Kerala in the setting up of this Institute; and

(c) when and where is the Institute likely to be set up in Kerala?

THE MINISTER OF TEXTILES (SHRI R.L.JALAPPA) : (a) There is no proposal under consideration to set up any more new branches of the National Institute of Fashion Technology, including in Kerala.

(b) and (c) Do not arise.

Lapsed Policies

1992. SHRI K. PRADHANI : Will the Minister of FINANCE be pleased to state :

(a) whether a large number of policies have lapsed due to non-payment of premium by the policy holders of LIC;

(b) if so, the details thereof upto 1995;

(c) whether the premia of lapsed policies is forfeited by the LIC and is treated as profit; and

(d) if so, the details thereof alongwith the reasons therefor?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) and (b) The Life Insurance Corporation (LIC) of India have informed that the number of policies lapsed during 1994-95 out of the new policies issued in 1992-93, 1993-94 & 1994-95 is as follows:

Year of New Business	No. of policies issued	No. of policies lapsed during 1994-95
1992-93	99,57,848	9,80,579
1993-94	1,07,25,633	22,38,085
1994-95	1,08,74,682	1,20,451

(c) and (d). LIC have informed that on account of overhead expenses incurred by them on items like stationery, printing, commission etc., a policy does not acquire paid up value if it lapses within three years of its issue. The premium amounts accruing to the Corporation on account of the lapsed policies is credited to the "Life Fund". LIC does not operate on the principle of profit or loss. Actuarial valuation of the "Life Fund" is carried out annually, and 95% of the actuarial surplus is distributed among the policyholders themselves in the form of Bonus etc. and the remaining 5% is paid to the Central Government, being the owner of LIC.

Trade Relation with US

1993. SHRIMATI VASUNDHARA RAJE : Will the Minister of COMMERCE be pleased to state :

(a) the areas in which Indo-US trade has been established;

(b) whether the Government propose to further expahd trade relations with United States; and

(c) if so, the steps taken by the Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) The major exports of India to the USA include Gem & Jewellery, Textilies, Engineering Products, Coir, Jute & Handicrafts, Chemicals & Allied Products, Leather Products, and Cashew, etc. India's imports from the USA include Engineering Goods, Chemicals and Allied Products, Minerals & Ores, Fertilizers and Electronic Goods, etc.

(b) and (c). In order to further expand trade relations with United States, there has been increased bilateral interactions both by the Government and the private sectors of the two countries. These include the visit by the Indian Prime Minister to USA in May, 1994; US Commerce Secretary's visit to India in January, 1995; Indian Commerce Minister's visit to USA in June, 1995; the meetings of the Indo-US Joint Business Council in October, 1994 in Washington and in December 1995 in New Delhi. In January 1995, the Indo-US Commercial Alliance was launched which provides a framework for increased interaction between the private enterprises in both the countries for expanding trade & commercial ties. The Board meetings have been held on 19th June, 1995 at Santa Clara in USA and on 12th March, 1996 at New Delhi. The Government also encourages Chambers of Commerce, Export Promotion Councils, Commodity Boards & the exporters to mount trade delegations, organise buyer-seller meets, participate in trade fairs in India & abroad etc.

Houses for Officials of G.I.C.

1994. DR. RAMESH CHAND TOMAR : Will the Minister of FINANCE be pleased to state

(a) whether the General Insurance Corporation for its four subsidiary companies have purchased houses for their officials in the National Capital Region;

(f) if so, the details thereof, company-wise;

(c) whether a large number of houses are lying vacant at Sahibabad and Noida which are owned by New India Assurance Company Ltd.; and

(d) if so, the details thereof and the reasons for not allotting those houses to the eligible officials of the company?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) and (b). The subsidiaries of the General Insurance Corporation of India (GIC) purchase houses/flats from time to time for meeting the accommodation requirements of their employees. The requisits information in respect of the National Capital Region, as furnished by the GIC, is enclosed as statement

(c) and (d). It has been reported that out of 39 flats owned by New India Assurance Company Limited (NIAC) only six flats are lying vacant, five at Sahibabad and one at Noida. These flats could not be allotted to the employees on account of allegations of prejudice and favouritism on the part of the committee appointed by the NIAC for this purpose.

The NIAC has appointed a new committee to review the allotment procedure and suggest revised allotments. The committee is expected to submit its report shortly based on which allotments will be made.